

2

27.3 Money transfer number a Issuer name _____ b No.		27.4 Money transfer number a Issuer name _____ b No.	
27.5 Money transfer number a Issuer name _____ b No.		27.6 Money transfer number a Issuer name _____ b No.	
28* Category of suspicious activity (Check all that apply.) a <input type="checkbox"/> Money laundering b <input type="checkbox"/> Structuring c <input type="checkbox"/> Terrorist financing d <input type="checkbox"/> Other (specify) _____			
29* Character of suspicious activity (check only one box "a, b, or c", then check all of (1) through (9) that apply) a <input type="checkbox"/> Unusual use of money order(s) or traveler's check(s) b <input type="checkbox"/> Unusual use of money transfer(s) c <input type="checkbox"/> Both Check all of the following that apply (1) <input type="checkbox"/> Alters transaction to avoid completion of funds transfer record or money order or traveler's check record (\$3,000 or more) (5) <input type="checkbox"/> Individual(s) using multiple or false identification documents (2) <input type="checkbox"/> Alters transaction to avoid filing a CTR form (\$10,000 or more) (6) <input type="checkbox"/> Two or more individuals using the similar/same identification (3) <input type="checkbox"/> Comes in frequently and purchases less than \$3,000 (7) <input type="checkbox"/> Two or more individuals working together (4) <input type="checkbox"/> Changes spelling or arrangement of name (8) <input type="checkbox"/> Same individual(s) using multiple locations over a short time period (9) <input type="checkbox"/> Offers a bribe in the form of a tip/gratuity			
Part III Transaction Location Information 30 <input type="checkbox"/> Multiple selling and/or paying business locations			
31 Type of business location (check only one box) a <input type="checkbox"/> Selling business location b <input type="checkbox"/> Paying business location c <input type="checkbox"/> Both			
32* Legal name of business _____		33 Doing business as _____	
34* Permanent address (number, street, and suite no.) _____		35* City _____	
36* State _____		37* Zip code _____	
38* EIN (entity) or SSN/ITIN (individual) _____		39* Business phone number (include area code) ()	
40 Country (if not U.S.) _____			
Part IV Law Enforcement Agency Information			
41 If a law enforcement agency has already been contacted (excluding submission of a SAR-MSB), check the appropriate box. a <input type="checkbox"/> DEA d <input type="checkbox"/> U.S. Customs Service g <input type="checkbox"/> Other Federal i <input type="checkbox"/> Local law enforcement b <input type="checkbox"/> FBI e <input type="checkbox"/> U.S. Postal Inspection Service h <input type="checkbox"/> State law enforcement j <input type="checkbox"/> Tribal law enforcement c <input type="checkbox"/> IRS f <input type="checkbox"/> U.S. Secret Service Include agency name when box g, h, i, or j is checked _____			
42 Name of person contacted at law enforcement agency _____		43 Phone number (include area code) ()	
44 Date contacted _____		MM DD YYYY	
Part V Reporting Business Information (if different from Location Information in Part III)			
45* Legal name of business _____		46 Doing business as _____	
47* Permanent address (number, street, and suite no.) _____		48* City _____	
49* State _____		50* Zip code _____	
51* EIN (entity) or SSN/ITIN (individual) _____		52* Business phone number (include area code) ()	
53 Country (if not U.S.) _____			
Part VI Contact for Assistance			
54* Last name of individual to be contacted regarding this report _____		55* First name _____	
56 Middle initial _____		57 Title/Position _____	
58* Work phone number (include area code) ()		59 Date report prepared _____	
MM DD YYYY		MM DD YYYY	
Paperwork Reduction Act Notice: The purpose of this form is to provide an effective means for a money services business (MSB) to notify appropriate law enforcement agencies of suspicious transactions and activities that occur by, through, or at a MSB. This report is authorized by law, pursuant to authority contained in 31 U.S.C. 5318(g). Information collected on this report is confidential (31 U.S.C. 5318(g)). Federal regulatory agencies, State law enforcement agencies, the U.S. Departments of Justice and Treasury, and other authorized authorities may use and share this information. Public reporting and recordkeeping burden for this form is estimated to average 35 minutes per response, and includes time to gather and maintain information for the required report, review the instructions, and complete the information collection. Send comments regarding this burden estimate, including suggestions for reducing the burden, to the Office of Management and the Budget, Paperwork Reduction Project, Washington, DC 20503 and to the Financial Crimes Enforcement Network, Attn.: Paperwork Reduction Act. P.O. Box 39, Vienna VA 22183-0039. The agency may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.			

Part VII Suspicious Activity Information - Narrative***3**

Explanation/description of suspicious activity. This section of the report is critical. The care with which it is completed may determine whether or not the described activity and its possible criminal nature are clearly understood by investigators. Provide a clear, complete and chronological description of the activity, including what is unusual, irregular or suspicious about the transaction(s). Use the checklist below, as a guide, as you prepare your description. The description should cover the material indicated in Parts I, II and III, but the money services business (MSB) should describe any other information that it believes is necessary to better enable investigators to understand the suspicious activity being reported.

- a. Describe conduct that raised suspicion.
- b. Explain whether the transaction(s) was completed or only attempted.
- c. Describe supporting documentation and retain such documentation for your file for five years.
- d. Indicate a time period, if it was a factor in the suspicious transaction(s), for example, specify the time and whether it occurred during AM or PM. If the activity covers more than one day, identify the time of day when such activity occurred most frequently.
- e. Retain any admission or explanation of the transaction(s) provided by the subject(s), or other persons. Indicate when and to whom it was given.
- f. Retain any evidence of cover-up or evidence of an attempt to deceive federal or state examiners, or others.
- g. Indicate where the possible violation of law(s) took place (e.g., main office, branch, agent location, etc.).
- h. Indicate whether the suspicious activity is an isolated incident or relates to another transaction.
- i. Indicate for a foreign national any available information on subject's passport(s), visa(s), and/or identification card(s). Include date, country, city of issue, issuing authority, and nationality.
- j. Indicate whether any information has been excluded from this report; if so, state reasons.
- k. Indicate whether any U.S. or foreign instrument(s) were involved. If so, provide the amount, name of currency, and country of origin.
- l. Indicate whether any transfer of money to or from a foreign country, or any exchanges of a foreign currency were involved. If so, identify the currency, country, and sources and destinations of money.
- m. Indicate any additional account number(s), and any foreign bank(s) account numbers which may be involved in transfer of money.
- n. Identify any employee or other individual or entity (e.g., agent) suspected of improper involvement in the transaction(s).
- o. For issuers, indicate if the endorser of money order(s) and/or traveler's check(s) is different than payee. If so, provide the individual's name or entity name; bank's name, city, state and country; ABA routing number; endorser's bank account number; foreign non-bank name (if any); correspondent bank name and account number (if any); etc.
- p. For selling or paying locations, indicate if there is a video recording medium or surveillance photograph of the customer.
- q. For selling or paying locations, if you do not have a record of a government issued identification document, describe the type, issuer and number of any alternate identification that is available (e.g., for a credit card specify the name of the customer and credit card number.)
- r. For selling or paying locations, describe the subject(s) if you do not have the identifying information in Part I or if multiple individuals use the same identification. Use descriptors such as male, female, age, etc.
- s. If correcting a prior report, complete the form in its entirety and note the changes here in Part VII.

Information already provided in earlier Parts of this form need not necessarily be repeated if the meaning is clear.

Supporting documentation should not be filed with this report. Maintain the information for your files.

Enter explanation/description in the space below. If necessary, continue the narrative on a duplicate of this page or a blank page.

Part II TD F 90-22.56 Continued - Item 26**1**

26.4	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.5	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.6	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.7	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.8	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.9	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.10	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.11	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.12	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.13	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.14	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.15	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.16	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.17	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.18	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.19	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.20	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.21	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.22	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.

TD F 90-22.56 Continued - Item 27

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[illegible]

TD F 90-22.56 Suspicious Activity Report Instructions

1

Safe Harbor Federal law (31 U.S.C. 5318(g)(3)) provides complete protection from civil liability for all reports of suspicious transactions made to appropriate authorities, including supporting documentation, regardless of whether such reports are filed pursuant to this report's instructions or are filed on a voluntary basis. Specifically, the law provides that a financial institution, and its directors, officers, employees and agents, that make a disclosure of any possible violation of law or regulation, including in connection with the preparation of suspicious activity reports, "shall not be liable to any person under any law or regulation of the United States, any constitution, law, or regulation of any State or political subdivision of any State, or under any contract or other legally enforceable agreement (including any arbitration agreement), for such disclosure or for any failure to provide notice of such disclosure to the person who is the subject of such disclosure or any other person identified in the disclosure".

Notification Prohibited Federal law (31 U.S.C. 5318(g)(2)) provides that a financial institution, and its directors, officers, employees, and agents, who report suspicious transactions to the government voluntarily or as required by 31 CFR 103.20, may not notify any person involved in the transaction that the transaction has been reported.

In situations involving suspicious transactions requiring immediate attention, such as ongoing money laundering schemes, a money transmitter, or issuer, seller, or redeemer of money orders and/or traveler's checks shall immediately notify, by telephone, an appropriate law enforcement authority. In addition, a timely SAR-MSB form shall be filed, including recording any such notification in Part IV on the form.

When To File A Report:

1. Money transmitters and issuers, sellers and redeemers of money orders and/or traveler's checks that are subject to the requirements of the Bank Secrecy Act and its implementing regulations (31 CFR Part 103) are required to file a suspicious activity report (SAR-MSB) with respect to:
 - a. Any transaction conducted or attempted by, at, or through a money services business involving or aggregating funds or other assets of at least \$2,000 (except as described in section "b" below) when the money services business knows, suspects, or has reason to suspect that:
 - i. The transaction involves funds derived from illegal activity or is intended or conducted in order to hide or disguise funds or assets derived from illegal activity (including, without limitation, the nature, source, location, ownership or control of such funds or assets) as part of a plan to violate or evade any Federal law or regulation or to avoid any transaction reporting requirement under Federal law or regulation;
 - ii. The transaction is designed, whether through structuring or other means, to evade any regulations promulgated under the Bank Secrecy Act; or
 - iii. The transaction has no business or apparent lawful purpose and the money services business knows of no reasonable explanation for the transaction after examining the available facts, including the background and possible purpose of the transaction.
 - b. To the extent that the identification of transactions required to be reported is derived from a review of clearance records or other similar records of money orders or traveler's checks that have been sold or processed, an issuer of money orders or traveler's checks shall only be required to report a transaction or a pattern of transactions that involves or aggregates funds or other assets of at least \$5,000.
2. File a SAR-MSB no later than 30 calendar days after the date of initial detection of facts that constitute a basis for filing the report.
3. The Bank Secrecy Act requires that each financial institution (including a money services business) file currency transaction reports (CTRs) in accordance with the Department of the Treasury implementing regulations (31 CFR Part 103). These regulations require a financial institution to file a CTR (IRS Form 4789) whenever a currency transaction exceeds \$10,000. If a currency transaction exceeds \$10,000 and is suspicious, a money transmitter, or issuer, seller or redeemer of money orders and/or traveler's checks must file two forms, a CTR to report the currency transaction and a SAR-MSB to report the suspicious aspects of the transaction. If the suspicious activity involves a currency transaction that is \$10,000 or less, the institution is only required to file a SAR-MSB. Appropriate records must be maintained in each case.

See 31 CFR Part 103

General Instructions**2****A. Abbreviations and Definitions**

- | | |
|--|---|
| 1. AKA--also known as (individual) | 6. IRS-- Internal Revenue Service |
| 2. DBA--doing business as (entity) | 7. ITIN-- Individual Taxpayer Identification Number |
| 3. DEA--Drug Enforcement Administration | 8. SSN-- social security number |
| 4. EIN-- Employer Identification Number | 9. USPS--U.S. Postal Service |
| 5. FBI-- Federal Bureau of Investigation | 10. Instruments-- As used in this form includes Money order(s) and/or Traveler's Check(s) |

B. How To Make A Report

1. Send each completed suspicious activity report to:

Detroit Computing Center
ATTN: SAR-MSB
P.O. Box 33117
Detroit, MI 48232-5980

2. Leave blank any items that do not apply or for which information is unavailable.
3. Items marked with an **asterisk *** are considered critical and **are required to be completed if known.**
4. Complete each suspicious activity report by providing as much information as possible on initial and corrected reports.
5. Do not include supporting documentation with the suspicious activity report filed. Identify and retain a copy of the suspicious activity report and all supporting documentation or business record equivalent for your files for five (5) years from the date of the suspicious activity report. All supporting documentation such as, copies of instruments; receipts; sale, transaction or clearing records; photographs, surveillance audio and/or video recording medium, must be made available to appropriate authorities upon request.
6. If more than one subject is being reported, make a copy of page 1 and complete only the subject information in Part I, and attach the additional page(s) behind page 1. If more space is needed to complete any other item(s), identify that item in Part VII by "item number", and provide the additional information.
7. Type or complete the report using block written letters.
8. Enter all **dates** in MM/DD/YYYY format where MM=month, DD=day, and YYYY=year. Precede any single number with a zero, i.e., 01, 02, etc.
9. Enter all **telephone numbers** with (area code) first and then the seven numbers, using the format, i.e., (XXX) XXX-XXXX. List international telephone and fax numbers in Part VII.
10. Always enter an **individual's name** by entering the last name, first name, and middle initial (if known). If a legal entity is listed, enter its name in the last name field.
11. Enter all **identifying numbers** (alien registration, driver's license/state ID, EIN, ITIN, Foreign National ID, passport, SSN, vehicle license number, etc.) starting from left to right. Do not include spaces, dashes or other punctuation.
12. Enter all **Post Office ZIP codes** with at least the first five numbers (all nine ZIP+4, if known) and listed from left to right.
13. Enter all **monetary amounts** in U.S. dollars. Use whole dollar amounts rounded up when necessary. Use this format: \$0,000,000.00. If foreign currency is involved, state name of the currency and country of origin.

14. Addresses, general. Enter the permanent street address, city, two letter state/territory abbreviation used by the U.S. Postal Service and ZIP code (ZIP+4, if known) of the individual or entity. A post office box number should not be used for an individual, unless no other address is available. For an individual also enter any apartment number or suite number, road or route number. If a P.O. Box is used for an entity, enter the street name, suite number, and road or route number. If the address of the individual or entity is in a foreign country, enter the city, province or state, postal code and the name of the country. Complete any part of the address that is known, even if the entire address is not known. If from the United States, leave country blank.

Item 1-- Check box, corrects prior report, if this report is filed to correct a previously filed SAR-MSB. To correct a report, a new SAR-MSB must be completed in its entirety. Also note corrected information in Part VII (see line "s").

Item 2-- Type of filer. Check the appropriate box(es) for the type of filer. USPS only required to check box "h".

Part I Subject Information

Item 3-- Multiple subjects. Check box if multiple subjects are involved. Attach additional copy(s) of Part 1 to this report.

Item 4-- Subject type. Check box "a" if the subject purchased a money order(s) or traveler's check(s) or sent a money transfer(s). Check box "b" if the subject cashed a money order(s) or traveler's check(s) or received payment of a money transfer(s). Check box "c" if both "a & b" apply. Check box "d" Other, and describe in Part VII, if the subject is an individual other than a customer, such as, an employee of an MSB or an individual serving as an agent of an MSB.

Items 5, 6, and 7-- *Name of subject. See General Instruction B10. If the name of the subject is known, complete Items 5 through 7. If the MSB knows that the individual has an "aka" or "dba" name, enter the name in Part VII. If the subject is an entity, enter its "dba" name in Item 5 if the legal name is not known. If there is more than one subject, make copies of page 1 and provide the information about each subject in Part I. Attach the additional copies to the SAR. When there is more than one purchaser and/or payee (e.g., two or more transactions), indicate whether each subject is a purchaser or payee and list the instrument or money transfer numbers associated with each customer in Part VII.

Items 8, 9, 10, 11 and 12-- *Permanent address. See General Instructions B12 and B14.

Item 13-- *Government issued identification (if available). See General Instruction B11. Check the appropriate box showing the type of document used to verify the subject's identity. If you check box "d" (Other), be sure to specify the type of document used. In box "e" list the number of the identifying document. In box "f" list the issuing state or country. If more space is required, enter the information in Part VII.

Item 14-- *SSN/ITIN (individual) or EIN (entity). See General Instruction B11 and definitions. If the subject named in Items 5 through 7 is a U.S. Citizen or an alien with a SSN, enter his or her SSN in Item 14. If that person is an alien who has an ITIN, enter that number. If the subject is an entity, enter the EIN.

Item 15-- Date of birth. See General Instruction B8. If an individual is named in Items 5 through 7, enter the date of birth. If the month and/or day is not available or unknown, fill in with zeros (e.g., "01/00/1969" indicates an unknown date in January, 1969).

Item 16-- Telephone number. See General Instruction B9. Enter home or business number for individual or entity listed in Items 5 through 7. List any additional number(s) (e.g., hotel, etc.) in Part VII.

Item 17-- Vehicle license number (optional). Enter the subject's vehicle license plate number and issuing state if known or available. Do not ask for or make a special effort to obtain the license plate number.

Item 18-- Customer number, if any. Enter a preferred customer card number or a frequent user card number, etc.

Item 19-- Occupation/Type of business. If known, identify the occupation, profession or business that best describes the individual in Part I (e.g., attorney, car dealer, carpenter, doctor, farmer, plumber, truck driver, etc.). Do not use nondescript terms such as businessman, merchant, store owner (unless store's name is provided), self employed, unemployed, or retired, unless the regular or former occupation is provided. If the individual's business activities can be described more fully, provide the additional information in Part VII. Indicate in Item 19 if "unknown."

Item 20-- *Endorser's (individual or entity) name, if any. If the reported activity involves instruments and the endorser's name (found on the reverse side of the instrument) can be determined, enter the name in Item 20.

Item 21-- *Bank account number of endorser, if any. See General Instruction B11. If the reported activity involves instruments and the endorser's bank account number (found on the reverse side of the instrument) can be determined, enter the account number.

Item 22-- *Bank of first deposit, if any. Enter the bank name as shown on the reverse side of the instrument.

Part II Suspicious Instrument/Money Transfer Information

Item 23-- Financial services involved in suspicious transaction(s). Check appropriate box(es) to indicate the type of financial service(s) involved in the suspect transaction(s). If you check box "d" for "Other", specify briefly the type of services involved but not listed in Item 23 and describe the character of such services in Part VII.

Item 24-- *Date or date range of suspicious activity. See General Instruction B8. Enter the date of the reported activity in the "From" field. If more than one day, indicate the duration of the activity by entering the first date in the **From field** and the last date in the **To field**.

Item 25-- Total dollar amount. See General Instruction B13. Enter the total dollar value involved in the reported activity. If the amount cannot be determined or estimated, enter zero (0). If multiple instruments and/or money transfer(s) are reported, enter the total dollar amount in Item 25. If more than one type of financial service is involved, list separately each financial service with its name and dollar value in Part VII. For foreign currency convert amount to US dollars.

Item 26-- *Serial number(s) of money order(s) or traveler's check(s). If the suspicious activity involves a single instrument or a series of instruments with consecutive serial numbers, check the appropriate box for money order, "a", or traveler's check "b" and enter in "c" the name of the issuer. Enter in "d" the serial number for each instrument involved in the reported activity, when the instruments are not consecutively numbered. In the case of instruments with consecutive serial numbers, enter the first number in the series in "d" and the last number in the series in "e". Enter up to 22 non-consecutive or 22 sets of consecutive serial numbers in "d" and "e" in items 26.1 through 26.22 on pages 1 and 4 (Continuation). If the suspicious activity involves more than 22 make as many copies of page 4 of the form as necessary. Attach the additional page(s) to the report. If the filer is the issuer and the name of the issuer is entered in Part III or V, "c" may be left blank.

Item 27-- *Money transfer number(s). If the suspicious activity involves a money transfer number, enter in "a" the name of the money transfer company. Enter in "b" the identifying number of each money transfer involved in the reported activity. Enter up to 40 money transfer numbers in Items 27.1 through 27.40 on pages 1, and 5 (Continuation). If the suspicious activity involves more than 40 make as many copies of page 5 of the form as necessary. Attach the additional page(s) to the report. If the filer is the issuer and the name of the issuer is entered in Part III or V, "a" may be left blank.

Item 28-- Category of Suspicious activity. Check the box(es) which best identify the suspicious activity. Check box "b" for **Structuring** when it appears that a person acting alone, or in conjunction with, or on behalf of other persons, conducts or attempts to conduct activity designed to evade any record keeping or reporting requirement promulgated under the Bank Secrecy Act. If you check box "d" specify briefly the type of suspicious activity which occurred, but is not listed in Item 28, then describe the character of such activity in Part VII. Box "d" should only be used if no other type of suspicious activity box adequately categorizes the transaction.

Item 29-- *Character of suspicious activity. Check box "a" for unusual use of instruments, check box "b" for unusual use of money transfer(s), or check box "c" for both. Check box(es) 1 through 9 for each description that applies.

Part III Transaction Location Information

Item 30-- Multiple selling and/or paying business locations. If the reported activity occurred at multiple selling and/or paying business locations, check the box, make as many copies of page 2 of the form as necessary, and provide the additional information in duplicate Part III. Attach the additional copies of page 2 to the SAR.

Item 31-- Type of business location(s). Check box "a" if this is the selling location where the customer purchased a money order(s) or traveler's check(s) or initiated a money transfer(s). Check box "b" if this is the paying location where the customer cashed a money order(s) or traveler's check(s) or received payment of a money transfer(s). Check box "c" if multiple transactions are reported and the business functioned as both a selling and paying location for one or more transactions.

Item 32-- *Legal name of business. Enter the legal name of the business where the transactions took place. If the transactions occurred at more than one place make as many copies of page 2 of the form as necessary, and provide the additional information in duplicates of Part III. Attach the additional copies of page 2 to the SAR.

Item 33-- Doing business as. Enter the trade name by which the business is commonly known (if other than the legal name).

Items 34, 35, 36, 37-- *Permanent address. See General Instructions B12 and B14.

Item 38-- *EIN (entity) or SSN/ITIN (individual). See General Instruction B11 and definitions. If the business identified in Item 32 has an EIN, enter that number in Item 38. If not, enter individual owner's SSN or ITIN.

Item 39-- Business telephone number. See General Instruction B9. Enter the number of the business listed in item 32.

Item 40-- Country. Leave blank if U.S.

Part IV Law Enforcement Contact Information

Item 41-- Contacting Enforcement Authorities. If no contact go to **Part V or Part VI**, as appropriate. See general Instructions "Abbreviations and Definitions" for law enforcement identities. If the MSB has advised any law enforcement agency of the suspicious activity, by telephone or written communication (excluding submission of a SAR-MSB), check the appropriate box and complete Items 42 through 44. If you check boxes "g, h, i, or j" specify the agency name on the line provided.

Item 42, 43 and 44-- Law enforcement contact. Complete only if a contact (item 41) has been made. Identify the individual contacted, the telephone number and the date contacted. List any additional contacts in Part VII. Contact with law enforcement agencies does not eliminate the requirement to file the SAR-MSB.

Part V Reporting Business Information (complete only if *different* from Location Information in Part III).

Items 45 through 53-- *See instructions for completing items 32 through 40 above.

Part VI Contact for Assistance

Items 54, 55 and 56-- *Contact individual. See general instruction B10.

Item 57-- *Title/Position. Enter the job title/position of the contact individual.

Item 58-- *Work phone number. See General Instruction B9.

Item 59-- Date report prepared. See General Instruction B8.

Part VII Suspicious Activity Information — Narrative* See Page 3 for instructions



Financial Crimes Enforcement Network Department of the Treasury

February 13, 2003

ANNOUNCEMENT TO ALL MONEY SERVICES BUSINESSES

The suspicious activity reporting (SAR) requirement applicable to the money services businesses (MSBs) industry has been in effect for more than one year. MSBs were advised in October 2002, that a new form had been created specifically for the MSB industry entitled *Suspicious Activity Reporting by Money Services Business* (Form TD F 90-22.56). A copy of the form is attached.

MSBs must begin using this new form immediately for all suspicious activity reporting. Some businesses are still using the form entitled *Suspicious Activity* (TD F 90-22.47) which is designed specifically for banks. MSBs were initially instructed to use this bank form as an interim step until the MSB suspicious activity form was completed. It is important that all MSBs use the new form since it is specifically tailored to your industry to capture the information that law enforcement needs to combat money laundering and other financial crimes.

MSBs can order additional copies of the new form by calling the IRS Forms Distribution Center at 1-800-829-3676. Be sure to provide the correct title, *Suspicious Activity Reporting by Money Services Business*, and form number, TD F 90-22.56. The form can also be printed off the following websites:

- www.fincen.gov under "Regulatory/BSA Forms and Filing Information," and
- www.msb.gov under "Forms."

If you file large volumes of these forms, MSBs are encouraged to file on magnetic media. Magnetic Media Specifications are also posted on the websites listed above.

Questions and or requests for additional information may be directed to the FinCEN Regulatory Helpline at 1-800-949-2732 or the Detroit Computing Center Hotline at 1-800-800-2877.

Attachment

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Catalog No. XXXXXX

Paperwork Reduction Act Notice: The purpose of this form is to provide an effective means for a money services business (MSB) to notify appropriate law enforcement agencies of suspicious transactions and activities that occur by, through, or at a MSB. This report is authorized by law, pursuant to authority contained in 31 U.S.C. 5318(g). Information collected on this report is confidential (31 U.S.C. 5318(g)). Federal regulatory agencies, State law enforcement agencies, the U.S. Departments of Justice and Treasury, and other authorized authorities may use and share this information. Public reporting and recordkeeping burden for this form is estimated to average 35 minutes per response, and includes time to gather and maintain information for the required report, review the instructions, and complete the information collection. Send comments regarding this burden estimate, including suggestions for reducing the burden, to the Office of Management and the Budget, Paperwork Reduction Project, Washington, DC 20503 and to the Financial Crimes Enforcement Network, Attn.: Paperwork Reduction Act, P.O. Box 39, Vienna VA 22183-0039. The agency may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

Part VII Suspicious Activity Information - Narrative***3**

Explanation/description of suspicious activity. This section of the report is critical. The care with which it is completed may determine whether or not the described activity and its possible criminal nature are clearly understood by investigators. Provide a clear, complete and chronological description of the activity, including what is unusual, irregular or suspicious about the transaction(s). Use the checklist below, as a guide, as you prepare your description. The description should cover the material indicated in Parts I, II and III, but the money services business (MSB) should describe any other information that it believes is necessary to better enable investigators to understand the suspicious activity being reported.

- a. Describe conduct that raised suspicion.
- b. Explain whether the transaction(s) was completed or only attempted.
- c. Describe supporting documentation and retain such documentation for your file for five years.
- d. Indicate a time period, if it was a factor in the suspicious transaction(s), for example, specify the time and whether it occurred during AM or PM. If the activity covers more than one day, identify the time of day when such activity occurred most frequently.
- e. Retain any admission or explanation of the transaction(s) provided by the subject(s), or other persons. Indicate when and to whom it was given.
- f. Retain any evidence of cover-up or evidence of an attempt to deceive federal or state examiners, or others.
- g. Indicate where the possible violation of law(s) took place (e.g., main office, branch, agent location, etc.).
- h. Indicate whether the suspicious activity is an isolated incident or relates to another transaction.
- i. Indicate for a foreign national any available information on subject's passport(s), visa(s), and/or identification card(s). Include date, country, city of issue, issuing authority, and nationality.
- j. Indicate whether any information has been excluded from this report; if so, state reasons.
- k. Indicate whether any U.S. or foreign instrument(s) were involved. If so, provide the amount, name of currency, and country of origin.
- l. Indicate whether any transfer of money to or from a foreign country, or any exchanges of a foreign currency were involved. If so, identify the currency, country, and sources and destinations of money.
- m. Indicate any additional account number(s), and any foreign bank(s) account numbers which may be involved in transfer of money.
- n. Identify any employee or other individual or entity (e.g., agent) suspected of improper involvement in the transaction(s).
- o. For issuers, indicate if the endorser of money order(s) and/or traveler's check(s) is different than payee. If so, provide the individual's name or entity name; bank's name, city, state and country; ABA routing number; endorser's bank account number; foreign non-bank name (if any); correspondent bank name and account number (if any); etc.
- p. For selling or paying locations, indicate if there is a video recording medium or surveillance photograph of the customer.
- q. For selling or paying locations, if you do not have a record of a government issued identification document, describe the type, issuer and number of any alternate identification that is available (e.g., for a credit card specify the name of the customer and credit card number.)
- r. For selling or paying locations, describe the subject(s) if you do not have the identifying information in Part I or if multiple individuals use the same identification. Use descriptors such as male, female, age, etc.
- s. If correcting a prior report, complete the form in its entirety and note the changes here in Part VII.

Information already provided in earlier Parts of this form need not necessarily be repeated if the meaning is clear.

Supporting documentation should not be filed with this report. Maintain the information for your files.

Enter explanation/description in the space below. If necessary, continue the narrative on a duplicate of this page or a blank page.

Part II TD F 90-22.56 Continued - Item 26**1**

26.4	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.5	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.6	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.7	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.8	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.9	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.10	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.11	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.12	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.13	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.14	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.15	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.16	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.17	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.18	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.19	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.20	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.21	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.
26.22	Serial number(s) of [a] money order(s) <input type="checkbox"/> or [b] traveler's check(s) <input type="checkbox"/> c	Issuer name
d	Starting No.	e Ending No.

2

[illegible]

TD F 90-22.56 Suspicious Activity Report Instructions**1**

Safe Harbor Federal law (31 U.S.C. 5318(g)(3)) provides complete protection from civil liability for all reports of suspicious transactions made to appropriate authorities, including supporting documentation, regardless of whether such reports are filed pursuant to this report's instructions or are filed on a voluntary basis. Specifically, the law provides that a financial institution, and its directors, officers, employees and agents, that make a disclosure of any possible violation of law or regulation, including in connection with the preparation of suspicious activity reports, "shall not be liable to any person under any law or regulation of the United States, any constitution, law, or regulation of any State or political subdivision of any State, or under any contract or other legally enforceable agreement (including any arbitration agreement), for such disclosure or for any failure to provide notice of such disclosure to the person who is the subject of such disclosure or any other person identified in the disclosure".

Notification Prohibited Federal law (31 U.S.C. 5318(g)(2)) provides that a financial institution, and its directors, officers, employees, and agents, who report suspicious transactions to the government voluntarily or as required by 31 CFR 103.20, may not notify any person involved in the transaction that the transaction has been reported.

In situations involving suspicious transactions requiring immediate attention, such as ongoing money laundering schemes, a money transmitter, or issuer, seller, or redeemer of money orders and/or traveler's checks shall immediately notify, by telephone, an appropriate law enforcement authority. In addition, a timely SAR-MSB form shall be filed, including recording any such notification in Part IV on the form.

When To File A Report:

1. Money transmitters and issuers, sellers and redeemers of money orders and/or traveler's checks that are subject to the requirements of the Bank Secrecy Act and its implementing regulations (31 CFR Part 103) are required to file a suspicious activity report (SAR-MSB) with respect to:
 - a. Any transaction conducted or attempted by, at, or through a money services business involving or aggregating funds or other assets of at least \$2,000 (except as described in section "b" below) when the money services business knows, suspects, or has reason to suspect that:
 - i. The transaction involves funds derived from illegal activity or is intended or conducted in order to hide or disguise funds or assets derived from illegal activity (including, without limitation, the nature, source, location, ownership or control of such funds or assets) as part of a plan to violate or evade any Federal law or regulation or to avoid any transaction reporting requirement under Federal law or regulation;
 - ii. The transaction is designed, whether through structuring or other means, to evade any regulations promulgated under the Bank Secrecy Act; or
 - iii. The transaction has no business or apparent lawful purpose and the money services business knows of no reasonable explanation for the transaction after examining the available facts, including the background and possible purpose of the transaction.
 - b. To the extent that the identification of transactions required to be reported is derived from a review of clearance records or other similar records of money orders or traveler's checks that have been sold or processed, an issuer of money orders or traveler's checks shall only be required to report a transaction or a pattern of transactions that involves or aggregates funds or other assets of at least \$5,000.
2. File a SAR-MSB no later than 30 calendar days after the date of initial detection of facts that constitute a basis for filing the report.
3. The Bank Secrecy Act requires that each financial institution (including a money services business) file currency transaction reports (CTRs) in accordance with the Department of the Treasury implementing regulations (31 CFR Part 103). These regulations require a financial institution to file a CTR (IRS Form 4789) whenever a currency transaction exceeds \$10,000. If a currency transaction exceeds \$10,000 and is suspicious, a money transmitter, or issuer, seller or redeemer of money orders and/or traveler's checks must file two forms, a CTR to report the currency transaction and a SAR-MSB to report the suspicious aspects of the transaction. If the suspicious activity involves a currency transaction that is \$10,000 or less, the institution is only required to file a SAR-MSB. Appropriate records must be maintained in each case.

See 31 CFR Part 103

General Instructions

2

A. Abbreviations and Definitions

1. AKA--also known as (individual)
2. DBA--doing business as (entity)
3. DEA--Drug Enforcement Administration
4. EIN-- Employer Identification Number
5. FBI-- Federal Bureau of Investigation

6. IRS-- Internal Revenue Service
7. ITIN-- Individual Taxpayer Identification Number
8. SSN-- social security number
9. USPS--U.S. Postal Service
10. Instruments-- As used in this form includes Money order(s) and/or Traveler's Check(s)

B. How To Make A Report

1. Send each completed suspicious activity report to:

Detroit Computing Center
ATTN: SAR-MSB
P.O. Box 33117
Detroit, MI 48232-5980

2. Leave blank any items that do not apply or for which information is unavailable.
3. Items marked with an **asterisk *** are considered critical and **are required to be completed if known.**
4. Complete each suspicious activity report by providing as much information as possible on initial and corrected reports.
5. Do not include supporting documentation with the suspicious activity report filed. Identify and retain a copy of the suspicious activity report and all supporting documentation or business record equivalent for your files for five (5) years from the date of the suspicious activity report. All supporting documentation such as, copies of instruments; receipts; sale, transaction or clearing records; photographs, surveillance audio and/or video recording medium, must be made available to appropriate authorities upon request.
6. If more than one subject is being reported, make a copy of page 1 and complete only the subject information in Part I, and attach the additional page(s) behind page 1. If more space is needed to complete any other item(s), identify that item in Part VII by "item number", and provide the additional information.
7. Type or complete the report using block written letters.
8. Enter all **dates** in MM/DD/YYYY format where MM=month, DD=day, and YYYY=year. Precede any single number with a zero, i.e., 01, 02, etc.
9. Enter all **telephone numbers** with (area code) first and then the seven numbers, using the format, i.e., (XXX) XXX-XXXX. List international telephone and fax numbers in Part VII.
10. Always enter an **individual's name** by entering the last name, first name, and middle initial (if known). If a legal entity is listed, enter its name in the last name field.
11. Enter all **identifying numbers** (alien registration, driver's license/state ID, EIN, ITIN, Foreign National ID, passport, SSN, vehicle license number, etc.) starting from left to right. Do not include spaces, dashes or other punctuation.
12. Enter all **Post Office ZIP codes** with at least the first five numbers (all nine ZIP+4, if known) and listed from left to right.
13. Enter all **monetary amounts** in U.S. dollars. Use whole dollar amounts rounded up when necessary. Use this format: \$0,000,000.00. If foreign currency is involved, state name of the currency and country of origin.

14. Addresses, general. Enter the permanent street address, city, two letter state/territory abbreviation used by the U.S. Postal Service and ZIP code (ZIP+4, if known) of the individual or entity. A post office box number should not be used for an individual, unless no other address is available. For an individual also enter any apartment number or suite number, road or route number. If a P.O. Box is used for an entity, enter the street name, suite number, and road or route number. If the address of the individual or entity is in a foreign country, enter the city, province or state, postal code and the name of the country. Complete any part of the address that is known, even if the entire address is not known. If from the United States, leave country blank.

Item 1-- Check box, corrects prior report, if this report is filed to correct a previously filed SAR-MSB. To correct a report, a new SAR-MSB must be completed in its entirety. Also note corrected information in Part VII (see line "s").

Item 2-- Type of filer. Check the appropriate box(es) for the type of filer. USPS only required to check box "h".

Part I Subject Information

Item 3-- Multiple subjects. Check box if multiple subjects are involved. Attach additional copy(s) of Part 1 to this report.

Item 4-- Subject type. Check box "a" if the subject purchased a money order(s) or traveler's check(s) or sent a money transfer(s). Check box "b" if the subject cashed a money order(s) or traveler's check(s) or received payment of a money transfer(s). Check box "c" if both "a & b" apply. Check box "d" Other, and describe in Part VII, if the subject is an individual other than a customer, such as, an employee of an MSB or an individual serving as an agent of an MSB.

Items 5, 6, and 7-- *Name of subject. See General Instruction B10. If the name of the subject is known, complete Items 5 through 7. If the MSB knows that the individual has an "aka" or "dba" name, enter the name in Part VII. If the subject is an entity, enter its "dba" name in Item 5 if the legal name is not known. If there is more than one subject, make copies of page 1 and provide the information about each subject in Part I. Attach the additional copies to the SAR. When there is more than one purchaser and/or payee (e.g., two or more transactions), indicate whether each subject is a purchaser or payee and list the instrument or money transfer numbers associated with each customer in Part VII.

Items 8, 9, 10, 11 and 12-- *Permanent address. See General Instructions B12 and B14.

Item 13-- *Government issued identification (if available). See General Instruction B11. Check the appropriate box showing the type of document used to verify the subject's identity. If you check box "d" (Other), be sure to specify the type of document used. In box "e" list the number of the identifying document. In box "f" list the issuing state or country. If more space is required, enter the information in Part VII.

Item 14-- *SSN/ITIN (individual) or EIN (entity). See General Instruction B11 and definitions. If the subject named in Items 5 through 7 is a U.S. Citizen or an alien with a SSN, enter his or her SSN in Item 14. If that person is an alien who has an ITIN, enter that number. If the subject is an entity, enter the EIN.

Item 15-- Date of birth. See General Instruction B8. If an individual is named in Items 5 through 7, enter the date of birth. If the month and/or day is not available or unknown, fill in with zeros (e.g., "01/00/1969" indicates an unknown date in January, 1969).

Item 16-- Telephone number. See General Instruction B9. Enter home or business number for individual or entity listed in Items 5 through 7. List any additional number(s) (e.g., hotel, etc.) in Part VII.

Item 17-- Vehicle license number (optional). Enter the subject's vehicle license plate number and issuing state if known or available. Do not ask for or make a special effort to obtain the license plate number.

Item 18-- Customer number, if any. Enter a preferred customer card number or a frequent user card number, etc.

Item 19-- Occupation/Type of business. If known, identify the occupation, profession or business that best describes the individual in Part I (e.g., attorney, car dealer, carpenter, doctor, farmer, plumber, truck driver, etc.). Do not use nondescript terms such as businessman, merchant, store owner (unless store's name is provided), self employed, unemployed, or retired, unless the regular or former occupation is provided. If the individual's business activities can be described more fully, provide the additional information in Part VII. Indicate in Item 19 if "unknown."

Item 20-- *Endorser's (individual or entity) name, if any. If the reported activity involves instruments and the endorser's name (found on the reverse side of the instrument) can be determined, enter the name in Item 20.

Item 21-- *Bank account number of endorser, if any. See General Instruction B11. If the reported activity involves instruments and the endorser's bank account number (found on the reverse side of the instrument) can be determined, enter the account number.

Item 22-- *Bank of first deposit, if any. Enter the bank name as shown on the reverse side of the instrument.

Part II Suspicious Instrument/Money Transfer Information

Item 23-- Financial services involved in suspicious transaction(s). Check appropriate box(es) to indicate the type of financial service(s) involved in the suspect transaction(s). If you check box "d" for "Other", specify briefly the type of services involved but not listed in Item 23 and describe the character of such services in Part VII.

Item 24-- *Date or date range of suspicious activity. See General Instruction B8. Enter the date of the reported activity in the "From" field. If more than one day, indicate the duration of the activity by entering the first date in the **From field** and the last date in the **To field**.

Item 25-- Total dollar amount. See General Instruction B13. Enter the total dollar value involved in the reported activity. If the amount cannot be determined or estimated, enter zero (0). If multiple instruments and/or money transfer(s) are reported, enter the total dollar amount in Item 25. If more than one type of financial service is involved, list separately each financial service with its name and dollar value in Part VII. For foreign currency convert amount to US dollars.

Item 26-- *Serial number(s) of money order(s) or traveler's check(s). If the suspicious activity involves a single instrument or a series of instruments with consecutive serial numbers, check the appropriate box for money order, "a", or traveler's check "b" and enter in "c" the name of the issuer. Enter in "d" the serial number for each instrument involved in the reported activity, when the instruments are not consecutively numbered. In the case of instruments with consecutive serial numbers, enter the first number in the series in "d" and the last number in the series in "e". Enter up to 22 non-consecutive or 22 sets of consecutive serial numbers in "d" and "e" in items 26.1 through 26.22 on pages 1 and 4 (Continuation). If the suspicious activity involves more than 22 make as many copies of page 4 of the form as necessary. Attach the additional page(s) to the report. If the filer is the issuer and the name of the issuer is entered in Part III or V, "c" may be left blank.

Item 27-- *Money transfer number(s). If the suspicious activity involves a money transfer number, enter in "a" the name of the money transfer company. Enter in "b" the identifying number of each money transfer involved in the reported activity. Enter up to 40 money transfer numbers in Items 27.1 through 27.40 on pages 1, and 5 (Continuation). If the suspicious activity involves more than 40 make as many copies of page 5 of the form as necessary. Attach the additional page(s) to the report. If the filer is the issuer and the name of the issuer is entered in Part III or V, "a" may be left blank.

Item 28-- Category of Suspicious activity. Check the box(es) which best identify the suspicious activity. Check box "b" for **Structuring** when it appears that a person acting alone, or in conjunction with, or on behalf of other persons, conducts or attempts to conduct activity designed to evade any record keeping or reporting requirement promulgated under the Bank Secrecy Act. If you check box "d" specify briefly the type of suspicious activity which occurred, but is not listed in Item 28, then describe the character of such activity in Part VII. Box "d" should only be used if no other type of suspicious activity box adequately categorizes the transaction.

Item 29-- *Character of suspicious activity. Check box "a" for unusual use of instruments, check box "b" for unusual use of money transfer(s), or check box "c" for both. Check box(es) 1 through 9 for each description that applies.

Part III Transaction Location Information

Item 30-- Multiple selling and/or paying business locations. If the reported activity occurred at multiple selling and/or paying business locations, check the box, make as many copies of page 2 of the form as necessary, and provide the additional information in duplicate Part III. Attach the additional copies of page 2 to the SAR.

Item 31-- Type of business location(s). Check box "a" if this is the selling location where the customer purchased a money order(s) or traveler's check(s) or initiated a money transfer(s). Check box "b" if this is the paying location where the customer cashed a money order(s) or traveler's check(s) or received payment of a money transfer(s). Check box "c" if multiple transactions are reported and the business functioned as both a selling and paying location for one or more transactions.

Item 32-- *Legal name of business. Enter the legal name of the business where the transactions took place. If the transactions occurred at more than one place make as many copies of page 2 of the form as necessary, and provide the additional information in duplicates of Part III. Attach the additional copies of page 2 to the SAR.

Item 33-- Doing business as. Enter the trade name by which the business is commonly known (if other than the legal name).

Items 34, 35, 36, 37-- *Permanent address. See General Instructions B12 and B14.

Item 38-- *EIN (entity) or SSN/ITIN (individual). See General Instruction B11 and definitions. If the business identified in Item 32 has an EIN, enter that number in Item 38. If not, enter individual owner's SSN or ITIN.

Item 39-- Business telephone number. See General Instruction B9. Enter the number of the business listed in item 32.

Item 40-- Country. Leave blank if U.S.

Part IV Law Enforcement Contact Information

Item 41-- Contacting Enforcement Authorities. If no contact go to **Part V or Part VI**, as appropriate. See general Instructions "Abbreviations and Definitions" for law enforcement identities. If the MSB has advised any law enforcement agency of the suspicious activity, by telephone or written communication (*excluding submission of a SAR-MSB*), check the appropriate box and complete Items 42 through 44. If you check boxes "g, h, i, or j" specify the agency name on the line provided.

Item 42, 43 and 44-- Law enforcement contact. Complete only if a contact (item 41) has been made. Identify the individual contacted, the telephone number and the date contacted. List any additional contacts in Part VII. Contact with law enforcement agencies does not eliminate the requirement to file the SAR-MSB.

Part V Reporting Business Information (complete only if *different* from Location Information in Part III).

Items 45 through 53-- *See instructions for completing items 32 through 40 above.

Part VI Contact for Assistance


Items 54, 55 and 56-- *Contact individual. See general instruction B10.

Item 57-- *Title/Position. Enter the job title/position of the contact individual.

Item 58-- *Work phone number. See General Instruction B9.

Item 59-- Date report prepared. See General Instruction B8.

Part VII Suspicious Activity Information — Narrative* See Page 3 for instructions

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49 Bees!t!l!ovn cf s!t!uf f!u!boelbq!p!st!vjf!op!/*			4: !F!O!ps!T!O		
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8 Beesf t t !)ovn cf s!t usf f ulboelbqu!ps!t vjuf !op/*				9!Ebf !pg cjsi	
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Suspicious Transactions

This Currency Transaction Report (CTR) should NOT be filed for suspicious transactions involving \$10,000 or less in currency OR to note that a transaction of more than \$10,000 is suspicious. Any suspicious or unusual activity should be reported by a financial institution in the manner prescribed by its appropriate federal regulator or BSA examiner. (See the instructions for Item 37). If a transaction is suspicious and in excess of \$10,000 in currency, then both a CTR and the appropriate Suspicious Activity Report form must be filed.

In situations involving suspicious transactions requiring immediate attention, such as when a reportable transaction is ongoing, the financial institution shall immediately notify, by telephone, appropriate law enforcement and regulatory authorities in addition to filing a timely suspicious activity report.

General Instructions

Who Must File. Each financial institution (other than a casino, which instead must file FinCEN Form 103, and the U.S. Postal Service for which there are separate rules) must file FinCEN Form 104 (formerly 4789) (CTR) for each deposit, withdrawal, exchange of currency, or other payment or transfer, by, through, or to the financial institution which involves a transaction in currency of more than \$10,000. Multiple transactions must be treated as a single transaction if the financial institution has knowledge that (1) they are by or on behalf of the same person, and (2) they result in either currency received (Cash In) or currency disbursed (Cash Out) by the financial institution totaling more than \$10,000 during any one business day. For a bank, a business day is the day on which transactions are routinely posted to customers' accounts, as normally communicated to depository customers. For all other financial institutions, a business day is a calendar day.

Generally, financial institutions are defined as banks, other types of depository institutions, brokers or dealers in securities, money transmitters, currency exchangers, check cashers, and issuers and sellers of money orders and traveler's checks. Should you have questions, see the definitions in 31 CFR Part 103.

When and Where To File. This form should be e-filed through the Bank Secrecy Act E-filing System. Go to <http://bsaeefiling.fincen.treas.gov/index.jsp> to register. This form is also available for download on the Financial Crimes Enforcement Network's Web site at www.fincen.gov, or may be ordered by calling the IRS Forms Distribution Center at (800) 829-3676. File this CTR by the 15th calendar day after the day of the transaction with the:

IRS Detroit Computing Center
ATTN: CTR
P.O. Box 33604
Detroit, MI 48232-5604

Keep a copy of each CTR for five years from the date filed.

A financial institution may apply to file the CTRs magnetically. To obtain an application to file magnetically, write to the:

IRS Detroit Computing Center
ATTN: CTR Magnetic Media Coordinator
P.O. Box 33604
Detroit, MI 48232-5604

Identification Requirements. All individuals (except a employee of armored car services) conducting a reportable transaction(s) for themselves or for another person, must be identified by means of an official

document(s). Acceptable forms of identification include driver's license, military and military/dependent identification cards, passport, state issued identification card, cedular card (foreign), non-resident alien identification cards, or any other identification document or documents, which contain name and preferably address and a photograph and are normally acceptable by financial institutions as a means of identification when cashing checks for persons other than established customers.

Acceptable identification information obtained previously and maintained in the financial institution's records may be used. For example, if documents verifying an individual's identity were examined and recorded on a signature card when an account was opened, the financial institution may rely on that information. In completing the CTR, the financial institution must indicate on the form the method, type, and number of the identification. Statements such as "known customer" or "signature card on file" are not sufficient for form completion.

Penalties. Civil and criminal penalties are provided for failure to file a CTR or to supply information or for filing a false or fraudulent CTR. See 31 U.S.C. 5321, 5322 and 5324.

For purposes of this CTR, the terms below have the following meanings:

Currency. The coin and paper money of the United States or any other country, which is circulated and customarily used and accepted as money.

Person. An individual, corporation, partnership, trust or estate, joint stock company, association, syndicate, joint venture or other unincorporated organization or group.

Organization. Entity other than an individual.

Transaction in Currency. The physical transfer of currency from one person to another. This does not include a transfer of funds by means of bank check, bank draft, wire transfer or other written order that does not involve the physical transfer of currency.

Negotiable Instruments. All checks and drafts (including business, personal, bank, cashier's and third-party), money orders, and promissory notes. For purposes of this CTR, all traveler's checks shall also be considered negotiable instruments whether or not they are in bearer form.

Foreign exchange rate. If foreign currency is a part of a currency transaction that requires the completion of a CTR, use the exchange rate in effect for the business day of the transaction to compute the amount, in US dollars, to enter in item 26/27. The source of the exchange rate that is used will be determined by the reporting institution.

Specific Instructions

Because of the limited space on the front and back of the CTR, it may be necessary to submit additional information on attached sheets. Submit this additional information on plain paper attached to the CTR. Be sure to put the individual's or entity's name and identifying number (items 2, 3, 4, and 6 of the CTR) on any additional sheets so that if it becomes separated, it may be associated with the CTR.

Item 1a. Amends Prior Report. If this CTR is being filed because it amends a report filed previously, check Item 1a. Staple a copy of the original CTR to the amended one, complete Part III fully and only those other entries which are being amended.

Item 1b. Multiple Persons. If this transaction is being conducted by more than one person or on behalf of more than one person, check Item 1b. Enter information in Part I for one of the persons and provide information on any other persons on the back of the CTR.

Item 1c. Multiple Transactions. If the financial institution has knowledge that there are multiple transactions, check Item 1c.

PART I - Person(s) Involved in Transaction(s)

Section A must be completed. If an individual conducts a transaction on his own behalf, complete Section A and leave Section "B" BLANK. If an individual conducts a transaction on his own behalf and on behalf of another person(s), complete Section "A" for each person and leave Section "B" BLANK. If an individual conducts a transaction on behalf of another person(s), complete Section "B" for the individual conducting the transaction, and complete Section "A" for each person on whose behalf the transaction is conducted of whom the financial institution has knowledge.

Section A. Person(s) on Whose Behalf Transaction(s) Is Conducted. See instructions above.

Items 2, 3, and 4. Individual/Organization Name. If the person on whose behalf the transaction(s) is conducted is an individual, put his/her last name in Item 2, first name in Item 3, and middle initial in Item 4. If there is no middle initial, leave item 4 BLANK. If the transaction is conducted on behalf of an entity, put its name in Item 2 and leave Items 3 and 4 BLANK.

Item 5. Doing Business As (DBA). If the financial institution has knowledge of a separate "doing business as" name, enter it in Item 5. For example, Smith Enterprise DBA MJ's Pizza.

Item 6. SSN/ITIN or EIN. Enter the Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) or Employer Identification Number (EIN) of the person or entity identified in Item 2. If none, write NONE.

Items 7, 9, 10, 11, and 12. Address. Enter the permanent address including ZIP Code of the person identified in Item 2. Use the U.S. Postal Service's two letter state abbreviation code. A P.O. Box should not be used by itself, and may only be used if there is no street address. If a P.O. Box is used, the name of the apartment or suite number, road or route number where the person resides must also be provided. If the address is outside the U.S., provide the street address, city, province or state, postal code (if known), and the two letter country code. For country code list go to www.fincen.gov/reg_bsaforms.html or telephone 800-949-2732 and select option number 5. If U.S., leave item 12 blank.

Item 8. Date of Birth. Enter the date of birth. Eight numerals must be inserted for each date. The first two will reflect the month, the second two the day, and the last four the year. A zero (0) should precede any single digit number. For example, if an individual's birth date is April 3 1948, Item 8 should read 04 03 1948.

Item 13. Occupation, Profession, or Business. Identify the occupation, profession, or business of the person on whose behalf the transaction was conducted. For example: secretary, shoe salesman, carpenter, attorney, housewife, restaurant, liquor store, etc. Do not use non-specific terms such as merchant, self-employed, businessman, etc.

Item 14. If an Individual, Describe Method Used To Verify Identity. If an individual conducts the transaction(s) on his/her own behalf, his/her identity must be verified by examination of an acceptable document (see General Instructions). For example, check box a if a driver's license is used to verify an individual's identity, and enter the state that issued the license and the number in items e and f. If the transaction is conducted by an individual on behalf of another individual not present or on behalf of an entity, enter N/A in Item 14.

Section B. Individual(s) Conducting Transaction(s) (if other than above). Financial institutions should enter as much information as is available. However, there may be instances in which Items 15-25 may be left BLANK or incomplete. If Items 15-25 are left BLANK or incomplete, check one or more of the boxes provided to indicate the reasons.

Example: If there are multiple transactions that, if only when aggregated, the financial institution has knowledge the transactions exceed the reporting threshold, and therefore, did not identify the transaction(s), check box d for Multiple Transactions.

Items 15, 16, and 17. Individual's Name. Complete these items if an individual conducts a transaction(s) on behalf of another person. For example, if John Doe, an employee of XY Grocery Store, makes a deposit to the store's account, XY Grocery Store should be identified in Section A and John Doe should be identified in section B.

Items 18, 20, 21, 22, and 23. Address. Enter the permanent street address including ZIP Code of the individual. (See the instructions for Items 7 and 9 through 12.) Enter country code if not U.S. (Reference item 12).

Item 19. SSN/ITIN. If the individual has a Social Security Number, or Individual Taxpayer Identification Number, enter it in Item 19. If the individual does not have an SSN/ITIN, enter NONE.

Item 24. Date of Birth. Enter the individual's date of birth. (See the instructions for Item 8.)

Item 25. If an Individual, Describe Method Used To Verify Identity. Enter the method used to identify the individual's identity. (See General Instructions and the instructions for Item 14.)

PART II - Amount and Type of Transaction(s)
Complete Part II to identify the type of transaction(s) and the amount(s) involved.

Items 26 and 27. Total Cash In/Total Cash Out. In the spaces provided, enter the total amount of currency received (Total Cash In) or total currency disbursed (Total Cash Out) by the financial institution. If foreign currency is exchanged, use the U.S. dollar equivalent on the day of the transaction (See "Foreign exchange rates"), and complete item 26a or 27a, whichever is appropriate.

If less than a full dollar amount is involved, increase that figure to the next highest dollar. For example, if the currency totals \$20,000.05, show the total as \$20,001.00.

Items 26a and 27a. Foreign cash in/Foreign cash out. If foreign currency is exchanged, enter the amount of foreign currency (Do not convert to U.S. dollars) in items 26a and 27a. Report country of origin in item 29.

Item 28. Date of Transaction. Insert eight numerals for each date. (See instructions for Item 8.)

Item 29. Foreign Country. If items 26a and/or 27a are completed indicating that foreign currency is involved, check Item 29 and identify the country. If multiple foreign currencies are involved, check box 36 and identify the additional country(s) and/or currency(s) involved.

Determining Whether Transactions Meet the Reporting Threshold.

Only cash transactions that, if alone or when aggregated, exceed \$10,000 should be reported on the CTR. Transactions shall not be offset against one another.

If there are both Cash In and Cash Out transactions that are reportable, the amounts should be considered separately and not aggregated. However, they may be reported on a single CTR.

If there is a currency exchange, it should be aggregated separately with each of the Cash In and Cash Out totals.

Example 1: A person deposits \$11,000 in currency to his savings account and withdraws \$3,000 in currency from his checking account. The CTR should be completed as follows:

Cash In \$11,000 and no entry for Cash Out. This is because the \$3,000 transaction does not meet the reporting threshold.

Example 2: A person deposits \$11,000 in currency to his savings account and withdraws \$12,000 in currency from his checking account. The CTR should be completed as follows:

Cash In \$11,000, Cash Out \$12,000. This is because there are two reportable transactions. However, one CTR may be filed to reflect both.

Example 3: A person deposits \$6,000 in currency to his savings account and withdraws \$4,000 in currency from his checking account. Further, he presents \$5,000 in currency to be exchanged for the equivalent in French Francs. The CTR should be completed as follows:

Cash In \$11,000 and no entry for Cash Out. This is because in determining whether the transactions are reportable, the currency exchange is aggregated with each of the Cash In and Cash Out amounts. The result is a reportable \$11,000 Cash In transaction. The total Cash Out amount is \$9,000, which does not meet the reporting threshold. Therefore, it is not entered on the CTR.

Example 4: A person deposits \$6,000 in currency to his savings account and withdraws \$7,000 in currency from his checking account. Further, he presents \$5,000 in currency to be exchanged for the equivalent in French francs. The CTR should be completed as follows:

Cash In \$11,000, Cash Out \$12,000. This is because in determining whether the transactions are reportable, the currency exchange is aggregated with each of the Cash In and Cash Out amounts. In this example, each of the Cash In and Cash Out totals exceed \$10,000 and must be reflected on the CTR.

Items 30-33. Check the appropriate item(s) to identify the following type of transaction(s):

- 30. Wire Transfer(s)
- 31. Negotiable Instrument(s) Purchased
- 32. Negotiable Instrument(s) Cashed
- 33. Currency Exchange(s)

Item 34. Deposits/Withdrawals. Check this item to identify deposits to or withdrawals from accounts, e.g. demand deposit accounts, savings accounts, time deposits, mutual fund accounts, or any other account held at the financial institution. Enter the account number(s) in Item 35.

Item 35. Account Numbers Affected (if any). Enter the account numbers of any accounts affected by the transactions that are maintained at the financial institution conducting the transaction(s). If necessary, use additional sheets of paper to indicate all of the affected accounts.

Example 1: If a person cashes a check drawn on an account held at the financial institution, the CTR should be completed as follows:

Indicate negotiable instrument(s) cashed and provide the account number of the check.

If the transaction does not affect an account, make no entry.

Example 2: A person cashes a check drawn on another financial institution. In this instance, negotiable instrument(s) cashed would be indicated, but no account at the financial institution has been affected. Therefore, Item 35 should be left BLANK.

Item 36. Other (specify). If a transaction is not identified in Items 30-34, check Item 36 and provide an additional description. For example, a person presents a check to purchase "foreign currency." If multiple (more than one) foreign currencies are involved in the transaction, enter the amount of the largest foreign currency transaction in item 26a or 27a and that currency's country-code of origin in item 29. Then check box 36 and enter the additional foreign currencies amount(s) and country-code(s) of origin in the space provided.

PART III - Financial Institution Where Transaction(s) Take Place

Item 37. Name of Financial Institution and Identity of Regulator or BSA Examiner. Enter the financial institution's full legal name and identify the regulator or BSA examiner, using the following codes:

Regulator or BSA Examiner	CODE
Comptroller of the Currency (OCC).....	1
Federal Deposit Insurance Corporation (FDIC).....	2
Federal Reserve System (FRS).....	3
Office of Thrift Supervision (OTS).....	4
National Credit Union Administration (NCUA).....	5
Securities and Exchange Commission (SEC).....	6
Internal Revenue Service (IRS).....	7
U.S. Postal Service (USPS).....	8
Commodity Futures Trading Commission (CFTC).....	9
State Regulator.....	10

Items 38, 40, 41, and 42. Address. Enter the street address, city, state, and ZIP Code of the financial institution where the transaction occurred. If there are multiple transactions, provide information of the office or branch where any one of the transactions has occurred.

Item 39. EIN or SSN. Enter the financial institution's EIN. If the financial institution does not have an EIN, enter the SSN of the financial institution's principal owner.

Item 43. Routing (MICR) Number. If a depository institution, enter the routing (Magnetic Ink Character Recognition (MICR)) number.

SIGNATURE

Items 44 and 45. Title and signature of Approving Official. The official who reviews and approves the CTR must indicate his/her title and sign the CTR.

Item 46. Date of Signature. The approving official must enter the date the CTR is signed. (See the instructions for Item 8.)

Item 47. Preparer's Name. Type or print the full name of the individual preparing the CTR. The preparer and the approving official may not necessarily be the same individual.

Items 48 and 49. Contact Person/Telephone Number. Type or print the name and telephone number of an individual to contact concerning questions about the CTR.

Paperwork Reduction Act Notice. The requested information is useful in criminal, tax, and regulatory investigations and proceedings. Financial institutions are required to provide the information under 31 U.S.C. 5313 and 31 CFR Part 103, commonly referred to as the Bank Secrecy Act (BSA). The BSA is administered by the U.S. Department of the Treasury's Financial Crimes Enforcement Network (FinCEN). You are not required to provide the requested information unless a form displays a valid OMB control number. The time needed to complete this form will vary depending on individual circumstances. The estimated average time is 19 minutes. If you have comments concerning the accuracy of this time estimate or suggestions for making this form simpler, you may write to the Financial Crimes Enforcement Network, P. O. Box 39, Vienna, VA 22183. Do not send this form to this office. Instead, see **When and Where to File** in the instructions.

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23f !TI JQFE!UP!Obn f !boelBeef tt *							
23g!SDFJWEIGSPN!Obn f !boelBeef tt *							

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26/!UZQF!PGCVT.JOFTT!BDUJWJZ!PDDVQBUP!O!PS!QSPGF!TT.P.O	
26b/!J!UI FICVT.JOFTT!BICBOL @ <input type="checkbox"/> Zf t !!!!!!!!!!!!!!!Op	
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GENERAL INSTRUCTIONS

This report is required by 31 U.S.C. 5316 and Treasury Department regulations (31 CFR 103).

WHO MUST FILE:

(1) Each person who physically transports, mails, or ships, or causes to be physically transported, mailed, or shipped currency or other monetary instruments in an aggregate amount exceeding \$10,000 at one time from the United States to any place outside the United States or into the United States from any place outside the United States, and

(2) Each person who receives in the United States currency or other monetary instruments in an aggregate amount exceeding \$10,000 at one time which have been transported, mailed, or shipped to the person from any place outside the United States.

A TRANSFER OF FUNDS THROUGH NORMAL BANKING PROCEDURES, WHICH DOES NOT INVOLVE THE PHYSICAL TRANSPORTATION OF CURRENCY OR MONETARY INSTRUMENTS, IS NOT REQUIRED TO BE REPORTED.

Exceptions: Reports are not required to be filed by:

- (1) a Federal Reserve bank,
- (2) a bank, a foreign bank, or a broker or dealer in securities in respect to currency or other monetary instruments mailed or shipped through the postal service or by common carrier,
- (3) a commercial bank or trust company organized under the laws of any State or of the United States with respect to overland shipments of currency or monetary instruments shipped to or received from an established customer maintaining a deposit relationship with the bank, in amounts which the bank may reasonably conclude do not exceed amounts commensurate with the customary conduct of the business, industry, or profession of the customer concerned,
- (4) a person who is not a citizen or resident of the United States in respect to currency or other monetary instruments mailed or shipped from abroad to a bank or broker or dealer in securities through the postal service or by common carrier,
- (5) a common carrier of passengers in respect to currency or other monetary instruments in the possession of its passengers,
- (6) a common carrier of goods in respect to shipments of currency or monetary instruments not declared to be such by the shipper,
- (7) a travelers' check issuer or its agent in respect to the transportation of travelers' checks prior to their delivery to selling agents for eventual sale to the public,
- (8) a person with a restrictively endorsed traveler's check that is in the collection and reconciliation process after the traveler's check has been negotiated, nor by
- (9) a person engaged as a business in the transportation of currency, monetary instruments and other commercial papers with respect to the transportation of currency or other monetary instruments overland between established offices of banks or brokers or dealers in securities and foreign persons.

WHEN AND WHERE TO FILE:

A. Recipients—Each person who receives currency or other monetary instruments in the United States shall file FinCEN Form 105, within 15 days after receipt of the currency or monetary instruments, with the Customs officer in charge at any port of entry or departure or by mail with the Commissioner of Customs, Attention: Currency Transportation Reports, Washington DC 20229.

B. Shippers or Mailers—If the currency or other monetary instrument does not accompany the person entering or departing the United States, FinCEN Form 105 may be filed by mail on or before the date of entry, departure, mailing, or shipping with the Commissioner of Customs, Attention: Currency Transportation Reports, Washington DC 20229.

C. Travelers—Travelers carrying currency or other monetary instruments with them shall file FinCEN Form 105 at the time of entry into the United States or at the time of departure from the United States with the Customs officer in charge at any Customs port of entry or departure.

An additional report of a particular transportation, mailing, or shipping of currency or the monetary instruments is not required if a complete and truthful report has already been filed. However, no person otherwise required to file a report shall be excused from liability for failure to do so if, in fact, a complete and truthful report has not been filed. Forms may be obtained from any Bureau of Customs and Border Protection office.

PENALTIES: Civil and criminal penalties, including under certain circumstances a fine of not more than \$500,000 and imprisonment of not more than ten years, are provided for failure to file a report, filing a report containing a material omission or misstatement, or filing a false or fraudulent report. In addition, the currency or monetary instrument may be subject to seizure and forfeiture. See 31 U.S.C. 5321 and 31 CFR 103.57; 31 U.S.C. 5322 and 31 CFR 103.59; 31 U.S.C. 5317 and 31 CFR 103.58, and U.S.C. 5332.

DEFINITIONS:

Bank—Each agent, agency, branch or office within the United States of any person doing business in one or more of the capacities listed: (1) a commercial bank or trust company organized under the laws of any State or of the United States; (2) a private bank; (3) a

savings association, savings and loan association, and building and loan association organized under the laws of any State or of the United States; (4) an insured institution as defined in section 401 of the National Housing Act; (5) a savings bank, industrial bank or other thrift institution; (6) a credit union organized under the laws of any State or of the United States; (7) any other organization chartered under the banking laws of any State and subject to the supervision of the bank supervisory authorities of a State other than a money service business; (8) a bank organized under foreign law; and (9) any national banking association or corporation acting under the provisions of section 25A of the Federal Reserve Act (12 U.S.C. Sections 611-632).

Foreign Bank—A bank organized under foreign law, or an agency, branch or office located outside the United States of a bank. The term does not include an agent, agency, branch or office within the United States of a bank organized under foreign law.

Broker or Dealer in Securities—A broker or dealer in securities, registered or required to be registered with the Securities and Exchange Commission under the Securities Exchange Act of 1934.

Identification Number—Individuals must enter their social security number, if any. However, aliens who do not have a social security number should enter passport or alien registration number. All others should enter their employer identification number.

Monetary Instruments—(1) Coin or currency of the United States or of any other country, (2) traveler's checks in any form, (3) negotiable instruments (including checks, promissory notes, and money orders) in bearer form, endorsed without restriction, made out to a fictitious payee, or otherwise in such form that title thereto passes upon delivery, (4) incomplete instruments (including checks, promissory notes, and money orders) that are signed but on which the name of the payee has been omitted, and (5) securities or stock in bearer form or otherwise in such form that title thereto passes upon delivery. Monetary instruments do not include (i) checks or money orders made payable to the order of a named person which have not been endorsed or which bear restrictive endorsements, (ii) warehouse receipts, or (iii) bills of lading.

Person—An individual, a corporation, a partnership, a trust or estate, a joint stock company, an association, a syndicate, joint venture or other unincorporated organization or group, an Indian Tribe (as that term is defined in the Indian Gaming Regulatory Act), and all entities cognizable as legal personalities.

SPECIAL INSTRUCTIONS:

You should complete each line that applies to you. **PART I.** — Block 12A and 12B; enter the exact date you shipped or received currency or monetary instrument(s). **PART II.** — Block 13; provide the complete name of the shipper or recipient on whose behalf the exportation or importation was conducted. **PART III.** — Specify type of instrument, issuing entity, and date, serial or other identifying number, and payee (if any). Block 17, if currency or monetary instruments of more than one country is involved, attach a list showing each type, country or origin and amount.

PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE:

Pursuant to the requirements of Public law 93-579 (Privacy Act of 1974), notice is hereby given that the authority to collect information on Form 4790 in accordance with 5 U.S.C. 552a(e)(3) is Public law 91-508; 31 U.S.C. 5316; 5 U.S.C. 301; Reorganization Plan No. 1 of 1950; Treasury Department Order No. 165, revised, as amended; 31 CFR 103; and 44 U.S.C. 3501.

The principal purpose for collecting the information is to assure maintenance of reports or records where such reports or records have a high degree of usefulness in criminal, tax, or regulatory investigations or proceedings. The information collected may be provided to those officers and employees of the Bureau of Customs and Border Protection and any other constituent unit of the Department of the Treasury who have a need for the records in the performance of their duties. The records may be referred to any other department or agency of the Federal Government upon the request of the head of such department or agency. The information collected may also be provided to appropriate state, local, and foreign criminal law enforcement and regulatory personnel in the performance of their official duties.

Disclosure of this information is mandatory pursuant to 31 U.S.C. 5316 and 31 CFR Part 103. Failure to provide all or any part of the requested information may subject the currency or monetary instruments to seizure and forfeiture, as well as subject the individual to civil and criminal liabilities.

Disclosure of the social security number is mandatory. The authority to collect this number is 31 U.S.C. 5316(b) and 31 CFR 103.27(d). The social security number will be used as a means to identify the individual who files the record.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The collection of this information is mandatory pursuant to 31 U.S.C. 5316, of Title II of the Bank Secrecy Act, which is administered by Treasury's Financial Crimes Enforcement Network (FINCEN).

Statement required by 5 CFR 1320.8(b)(3)(iii): The estimated average burden associated with this collection of information is 11 minutes per respondent or record keeper depending on individual circumstances. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Department of the Treasury, Financial Crimes Enforcement Network, P.O. Box 39 Vienna, Virginia 22183. **DO NOT send completed forms to this office—See When and Where To File above.**

IRS Form **8300**

(Rev. December 2004)

OMB No. 1545-0892
Department of the Treasury
Internal Revenue Service**Report of Cash Payments Over \$10,000
Received in a Trade or Business**

▶ See instructions for definition of cash.

▶ Use this form for transactions occurring after December 31, 2004. Do not use prior versions after this date.

For Privacy Act and Paperwork Reduction Act Notice, see page 5.

FinCEN Form **8300**

(Rev. December 2004)

OMB No. 1506-0018
Department of the Treasury
Financial Crimes
Enforcement Network1 Check appropriate box(es) if: a ☐ Amends prior report; b ☐ Suspicious transaction.**Part I Identity of Individual From Whom the Cash Was Received**2 If more than one individual is involved, check here and see instructions ▶ ☐

3 Last name

4 First name

5 M.I.

6 Taxpayer identification number

7 Address (number, street, and apt. or suite no.)

8 Date of birth (see instructions)

M M D D Y Y Y Y

9 City

10 State

11 ZIP code

12 Country (if not U.S.)

13 Occupation, profession, or business

14 Identifying document (ID)

a Describe ID ▶

c Number ▶

b Issued by ▶

Part II Person on Whose Behalf This Transaction Was Conducted15 If this transaction was conducted on behalf of more than one person, check here and see instructions ▶ ☐

16 Individual's last name or Organization's name

17 First name

18 M.I.

19 Taxpayer identification number

20 Doing business as (DBA) name (see instructions)

Employer identification number

21 Address (number, street, and apt. or suite no.)

22 Occupation, profession, or business

23 City

24 State

25 ZIP code

26 Country (if not U.S.)

27 Alien identification (ID)

a Describe ID ▶

c Number ▶

b Issued by ▶

Part III Description of Transaction and Method of Payment

28 Date cash received

M M D D Y Y Y Y

29 Total cash received

\$.00

30 If cash was received in more than one payment, check here ▶ ☐

31 Total price if different from item 29

\$.00

32 Amount of cash received (in U.S. dollar equivalent) (must equal item 29) (see instructions):

a U.S. currency \$.00

(Amount in \$100 bills or higher \$.00)

b Foreign currency \$.00

(Country ▶)

c Cashier's check(s) \$.00

d Money order(s) \$.00

e Bank draft(s) \$.00

f Traveler's check(s) \$.00

Issuer's name(s) and serial number(s) of the monetary instrument(s) ▶

33 Type of transaction

a ☐ Personal property purchasedb ☐ Real property purchasedc ☐ Personal services providedd ☐ Business services providede ☐ Intangible property purchasedf ☐ Debt obligations paidg ☐ Exchange of cashh ☐ Escrow or trust fundsi ☐ Bail received by court clerksj ☐ Other (specify in item 34) ▶

34 Specific description of property or service shown in 33. Give serial or registration number, address, docket number, etc. ▶

Part IV Business That Received Cash

35 Name of business that received cash

36 Employer identification number

37 Address (number, street, and apt. or suite no.)

Social security number

38 City

39 State

40 ZIP code

41 Nature of your business

42 Under penalties of perjury, I declare that to the best of my knowledge the information I have furnished above is true, correct, and complete.

Signature ▶

Authorized official

Title ▶

43 Date of signature

M M

D D

Y Y

Y Y

Y Y

Y Y

Y Y

Y Y

Y Y

Y Y

Y Y

Y Y

Y Y

Y Y

Y Y

Y Y

44 Type or print name of contact person

45 Contact telephone number

()

IRS Form 8300 (Rev. 12-2004)

Page 2

FinCEN Form 8300 (Rev. 12-2004)

Multiple Parties

(Complete applicable parts below if box 2 or 15 on page 1 is checked)

Part I Continued—Complete if box 2 on page 1 is checked

3 Last name			4 First name			5 M.I.			6 Taxpayer identification number			
7 Address (number, street, and apt. or suite no.)						8 Date of birth (see instructions)			M M D D Y Y Y Y			
9 City			10 State		11 ZIP code		12 Country (if not U.S.)			13 Occupation, profession, or business		
14 Identifying document (ID)		a Describe ID ▶ c Number ▶						b Issued by ▶				

3 Last name			4 First name			5 M.I.			6 Taxpayer identification number			
7 Address (number, street, and apt. or suite no.)						8 Date of birth (see instructions)			M M D D Y Y Y Y			
9 City			10 State		11 ZIP code		12 Country (if not U.S.)			13 Occupation, profession, or business		
14 Identifying document (ID)		a Describe ID ▶ c Number ▶						b Issued by ▶				

Part II Continued—Complete if box 15 on page 1 is checked

16 Individual's last name or Organization's name				17 First name				18 M.I.				19 Taxpayer identification number			
20 Doing business as (DBA) name (see instructions)								Employer identification number							
21 Address (number, street, and apt. or suite no.)								22 Occupation, profession, or business							
23 City				24 State		25 ZIP code		26 Country (if not U.S.)							
27 Alien identification (ID)		a Describe ID ▶ c Number ▶						b Issued by ▶							

16 Individual's last name or Organization's name				17 First name				18 M.I.				19 Taxpayer identification number			
20 Doing business as (DBA) name (see instructions)								Employer identification number							
21 Address (number, street, and apt. or suite no.)								22 Occupation, profession, or business							
23 City				24 State		25 ZIP code		26 Country (if not U.S.)							
27 Alien identification (ID)		a Describe ID ▶ c Number ▶						b Issued by ▶							

Comments – Please use the lines provided below to comment on or clarify any information you entered on any line in Parts I, II, III, and IV

IRS Form 8300 (Rev. 12-2004)

FinCEN Form 8300 (Rev. 12-2004)

Section references are to the Internal Revenue Code unless otherwise noted.

Important Reminders

- Section 6050I (26 United States Code (U.S.C.) 6050I) and 31 U.S.C. 5331 require that certain information be reported to the IRS and the Financial Crimes Enforcement Network (FinCEN). This information must be reported on IRS/FinCEN Form 8300.
- Item 33 box i is to be checked only by clerks of the court; box d is to be checked by bail bondsmen. See the instructions on page 5.
- For purposes of section 6050I and 31 U.S.C. 5331, the word "cash" and "currency" have the same meaning. See *Cash* under *Definitions* on page 4.

General Instructions

Who must file. Each person engaged in a trade or business who, in the course of that trade or business, receives more than \$10,000 in cash in one transaction or in two or more related transactions, must file Form 8300. Any transactions conducted between a payer (or its agent) and the recipient in a 24-hour period are related transactions. Transactions are considered related even if they occur over a period of more than 24 hours if the recipient knows, or has reason to know, that each transaction is one of a series of connected transactions.

Keep a copy of each Form 8300 for 5 years from the date you file it.

Clerks of Federal or State courts must file Form 8300 if more than \$10,000 in cash is received as bail for an individual(s) charged with certain criminal offenses. For these purposes, a clerk includes the clerk's office or any other office, department, division, branch, or unit of the court that is authorized to receive bail. If a person receives bail on behalf of a clerk, the clerk is treated as receiving the bail. See the instructions for Item 33 on page 5.

If multiple payments are made in cash to satisfy bail and the initial payment does not exceed \$10,000, the initial payment and subsequent payments must be aggregated and the information return must be filed by the 15th day after receipt of the payment that causes the aggregate amount to exceed \$10,000 in cash. In such cases, the reporting requirement can be satisfied either by sending a single written statement with an aggregate amount listed or by furnishing a copy of each Form 8300 relating to that payer. Payments made to satisfy separate bail requirements are not required to be aggregated. See Treasury Regulations section 1.6050I-2.

Casinos must file Form 8300 for nongaming activities (restaurants, shops, etc.).

Voluntary use of Form 8300. Form 8300 may be filed voluntarily for any suspicious transaction (see *Definitions*) for use by the IRS, even if the total amount does not exceed \$10,000.

Exceptions. Cash is not required to be reported if it is received:

- By a financial institution required to file Form 104, Currency Transaction Report.
- By a casino required to file (or exempt from filing) Form 103, Currency Transaction Report by Casinos, if the cash is received as part of its gaming business.
- By an agent who receives the cash from a principal, if the agent uses all of the cash within 15 days in a second transaction that is reportable on Form 8300 or on Form 104, and discloses all the information necessary to complete Part II of Form 8300 or Form 104 to the recipient of the cash in the second transaction.
- In a transaction occurring entirely outside the United States. See Publication 1544, Reporting Cash Payments Over \$10,000 (Received in a Trade or Business), regarding transactions occurring in Puerto Rico, the Virgin Islands, and territories and possessions of the United States.
- In a transaction that is not in the course of a person's trade or business.

When to file. File Form 8300 by the 15th day after the date the cash was received. If that date falls on a Saturday, Sunday, or legal holiday, file the form on the next business day.

Where to file. File the form with the Internal Revenue Service, Detroit Computing Center, P.O. Box 32621, Detroit, MI 48232.

Statement to be provided. You must give a written or electronic statement to each person named on a required Form 8300 on or before January 31 of the year following the calendar year in which the cash is received. The statement must show the name, telephone number, and address of the information contact for the business, the aggregate amount of reportable cash received, and that the information was furnished to the IRS. Keep a copy of the statement for your records.

Multiple payments. If you receive more than one cash payment for a single transaction or for related transactions, you must report the multiple payments any time you receive a total amount that exceeds \$10,000 within any 12-month period. Submit the report within 15 days of the date you receive the payment that

causes the total amount to exceed \$10,000. If more than one report is required within 15 days, you may file a combined report. File the combined report no later than the date the earliest report, if filed separately, would have to be filed.

Taxpayer identification number (TIN). You must furnish the correct TIN of the person or persons from whom you receive the cash and, if applicable, the person or persons on whose behalf the transaction is being conducted. You may be subject to penalties for an incorrect or missing TIN.

The TIN for an individual (including a sole proprietorship) is the individual's social security number (SSN). For certain resident aliens who are not eligible to get an SSN and nonresident aliens who are required to file tax returns, it is an IRS Individual Taxpayer Identification Number (ITIN). For other persons, including corporations, partnerships, and estates, it is the employer identification number (EIN).

If you have requested but are not able to get a TIN for one or more of the parties to a transaction within 15 days following the transaction, file the report and attach a statement explaining why the TIN is not included.

Exception: You are not required to provide the TIN of a person who is a nonresident alien individual or a foreign organization if that person does not have income effectively connected with the conduct of a U.S. trade or business and does not have an office or place of business, or fiscal or paying agent, in the United States. See Publication 1544 for more information.

Penalties. You may be subject to penalties if you fail to file a correct and complete Form 8300 on time and you cannot show that the failure was due to reasonable cause. You may also be subject to penalties if you fail to furnish timely a correct and complete statement to each person named in a required report. A minimum penalty of \$25,000 may be imposed if the failure is due to an intentional or willful disregard of the cash reporting requirements.

Penalties may also be imposed for causing, or attempting to cause, a trade or business to fail to file a required report; for causing, or attempting to cause, a trade or business to file a required report containing a material omission or misstatement of fact; or for structuring, or attempting to structure, transactions to avoid the reporting requirements. These violations may also be subject to criminal prosecution which, upon conviction, may result in imprisonment of up to 5 years or fines of up to \$250,000 for individuals and \$500,000 for corporations or both.

Definitions

Cash. The term "cash" means the following:

- U.S. and foreign coin and currency received in any transaction.
- A cashier's check, money order, bank draft, or traveler's check having a face amount of \$10,000 or less that is received in a designated reporting transaction (defined below), or that is received in any transaction in which the recipient knows that the instrument is being used in an attempt to avoid the reporting of the transaction under either section 6050I or 31 U.S.C. 5331.

Note. Cash does not include a check drawn on the payer's own account, such as a personal check, regardless of the amount.

Designated reporting transaction. A retail sale (or the receipt of funds by a broker or other intermediary in connection with a retail sale) of a consumer durable, a collectible, or a travel or entertainment activity.

Retail sale. Any sale (whether or not the sale is for resale or for any other purpose) made in the course of a trade or business if that trade or business principally consists of making sales to ultimate consumers.

Consumer durable. An item of tangible personal property of a type that, under ordinary usage, can reasonably be expected to remain useful for at least 1 year, and that has a sales price of more than \$10,000.

Collectible. Any work of art, rug, antique, metal, gem, stamp, coin, etc.

Travel or entertainment activity. An item of travel or entertainment that pertains to a single trip or event if the combined sales price of the item and all other items relating to the same trip or event that are sold in the same transaction (or related transactions) exceeds \$10,000.

Exceptions. A cashier's check, money order, bank draft, or traveler's check is not considered received in a designated reporting transaction if it constitutes the proceeds of a bank loan or if it is received as a payment on certain promissory notes, installment sales contracts, or down payment plans. See Publication 1544 for more information.

Person. An individual, corporation, partnership, trust, estate, association, or company.

Recipient. The person receiving the cash. Each branch or other unit of a person's trade or business is considered a separate recipient unless the branch receiving the cash (or a central office linking the branches), knows or has reason to know the identity of payers making cash payments to other branches.

Transaction. Includes the purchase of property or services, the payment of debt, the exchange of a negotiable instrument for cash, and the receipt of cash to be held in escrow or trust. A single transaction may not be broken into multiple transactions to avoid reporting.

Suspicious transaction. A transaction in which it appears that a person is attempting to cause Form 8300 not to be filed, or to file a false or incomplete form. The term also includes any transaction in which there is an indication of possible illegal activity.

Specific Instructions

You must complete all parts. However, you may skip Part II if the individual named in Part I is conducting the transaction on his or her behalf only. For voluntary reporting of suspicious transactions, see Item 1 below.

Item 1. If you are amending a prior report, check box 1a. Complete the appropriate items with the correct or amended information only. Complete all of Part IV. Staple a copy of the original report to the amended report.

To voluntarily report a suspicious transaction (see *Definitions*), check box 1b. You may also telephone your local IRS Criminal Investigation Division or call 1-800-800-2877.

Part I

Item 2. If two or more individuals conducted the transaction you are reporting, check the box and complete Part I for any one of the individuals. Provide the same information for the other individual(s) on the back of the form. If more than three individuals are involved, provide the same information on additional sheets of paper and attach them to this form.

Item 6. Enter the taxpayer identification number (TIN) of the individual named. See *Taxpayer identification number (TIN)* on page 3 for more information.

Item 8. Enter eight numerals for the date of birth of the individual named. For example, if the individual's birth date is July 6, 1960, enter 07 06 1960.

Item 13. Fully describe the nature of the occupation, profession, or business (for example, "plumber," "attorney," or "automobile dealer"). Do not use general or nondescriptive terms such as "businessman" or "self-employed."

Item 14. You must verify the name and address of the named individual(s). Verification must be made by examination of a document normally accepted as a means of identification when cashing checks (for example, a driver's license, passport, alien registration card, or other official

document). In item 14a, enter the type of document examined. In item 14b, identify the issuer of the document. In item 14c, enter the document's number. For example, if the individual has a Utah driver's license, enter "driver's license" in item 14a, "Utah" in item 14b, and the number appearing on the license in item 14c.

Note. You must complete all three items (a, b, and c) in this line to make sure that Form 8300 will be processed correctly.

Part II

Item 15. If the transaction is being conducted on behalf of more than one person (including husband and wife or parent and child), check the box and complete Part II for any one of the persons. Provide the same information for the other person(s) on the back of the form. If more than three persons are involved, provide the same information on additional sheets of paper and attach them to this form.

Items 16 through 19. If the person on whose behalf the transaction is being conducted is an individual, complete items 16, 17, and 18. Enter his or her TIN in item 19. If the individual is a sole proprietor and has an employer identification number (EIN), you must enter both the SSN and EIN in item 19. If the person is an organization, put its name as shown on required tax filings in item 16 and its EIN in item 19.

Item 20. If a sole proprietor or organization named in items 16 through 18 is doing business under a name other than that entered in item 16 (e.g., a "trade" or "doing business as (DBA)" name), enter it here.

Item 27. If the person is not required to furnish a TIN, complete this item. See *Taxpayer Identification Number (TIN)* on page 3. Enter a description of the type of official document issued to that person in item 27a (for example, "passport"), the country that issued the document in item 27b, and the document's number in item 27c.

Note. You must complete all three items (a, b, and c) in this line to make sure that Form 8300 will be processed correctly.

Part III

Item 28. Enter the date you received the cash. If you received the cash in more than one payment, enter the date you received the payment that caused the combined amount to exceed \$10,000. See *Multiple payments* under *General Instructions* for more information.

Item 30. Check this box if the amount shown in item 29 was received in more than one payment (for example, as installment payments or payments on related transactions).

Item 31. Enter the total price of the property, services, amount of cash exchanged, etc. (for example, the total cost of a vehicle purchased, cost of catering service, exchange of currency) if different from the amount shown in item 29.

Item 32. Enter the dollar amount of each form of cash received. Show foreign currency amounts in U.S. dollar equivalent at a fair market rate of exchange available to the public. The sum of the amounts must equal item 29. For cashier's check, money order, bank draft, or traveler's check, provide the name of the issuer and the serial number of each instrument. Names of all issuers and all serial numbers involved must be provided. If necessary, provide this information on additional sheets of paper and attach them to this form.

Item 33. Check the appropriate box(es) that describe the transaction. If the transaction is not specified in boxes a-i, check box j and briefly describe the transaction (for example, "car lease," "boat lease," "house lease," or "aircraft rental"). If the transaction relates to the receipt of bail by a court clerk, check box i, "Bail received by court clerks." This box is only for use by court clerks. If the transaction relates to cash received by a bail bondsman, check box d, "Business services provided."

Part IV

Item 36. If you are a sole proprietorship, you must enter your SSN. If your business also has an EIN, you must provide the EIN as well. All other business entities must enter an EIN.

Item 41. Fully describe the nature of your business, for example, "attorney" or "jewelry dealer." Do not use general or nondescriptive terms such as "business" or "store."

Item 42. This form must be signed by an individual who has been authorized to do so for the business that received the cash.

Comments

Use this section to comment on or clarify anything you may have entered on any line in Parts I, II, III, and IV. For example, if you checked box b (Suspicious transaction) in line 1 above Part I, you may want to explain why you think that the cash transaction you are reporting on Form 8300 may be suspicious.

Privacy Act and Paperwork Reduction Act Notice. Except as otherwise noted, the information solicited on this form is required by the Internal Revenue Service (IRS) and the Financial Crimes Enforcement Network (FinCEN) in order to carry out the laws and regulations of the United States Department of the Treasury. Trades or businesses, except for clerks of criminal courts, are required to provide the information to the IRS and FinCEN under both section 6050I and 31 U.S.C. 5331. Clerks of criminal courts are required to provide the information to the IRS under section 6050I. Section 6109 and 31 U.S.C. 5331 require that you provide your social security number in order to adequately identify you and process your return and other papers. The principal purpose for collecting the information on this form is to maintain reports or records which have a high degree of usefulness in criminal, tax, or regulatory investigations or proceedings, or in the conduct of intelligence or counterintelligence activities, by directing the Federal Government's attention to unusual or questionable transactions.

You are not required to provide information as to whether the reported transaction is deemed suspicious. Failure to provide all other requested information, or providing fraudulent information, may result in criminal prosecution and other penalties under Title 26 and Title 31 of the United States Code.

Generally, tax returns and return information are confidential, as stated in section 6103. However, section 6103 allows or requires the IRS to disclose or give the information requested on this form to others as described in the Code. For example, we may disclose your tax information to the Department of Justice, to enforce the tax laws, both civil and criminal, and to cities, states, the District of Columbia, to carry out their tax laws. We may disclose this information to other persons as necessary to obtain information which we cannot get in any other way. We may disclose this information to Federal, state, and local child support agencies; and to other Federal agencies for the purposes of determining entitlement for benefits or the eligibility for and the repayment of loans. We may also provide the records to appropriate state, local, and foreign criminal law enforcement and regulatory personnel in the performance of their official duties. We may also disclose this information to other countries under a tax treaty, or to Federal and state agencies to enforce Federal nontax criminal laws and to combat terrorism.

The IRS authority to disclose information to combat terrorism expired on December 31, 2003. Legislation is pending that would reinstate this authority. "In addition, FinCEN may provide the information to those officials if they are conducting intelligence or counter-intelligence activities to protect against international terrorism."

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any law under Title 26 or Title 31.

The time needed to complete this form will vary depending on individual circumstances. The estimated average time is 21 minutes. If you have comments concerning the accuracy of this time estimate or suggestions for making this form simpler, you can write to the Tax Products Coordinating Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. Do not send this form to this office. Instead, see *Where To File* on page 3.